

**TENNESSEE GENERAL ASSEMBLY  
FISCAL REVIEW COMMITTEE**



**FISCAL MEMORANDUM**

**SB 1109 – HB 1251**

April 21, 2009

**SUMMARY OF AMENDMENT (006568):** Deletes all language following the enacting clause. Effective January 1, 2010, prohibits any person from acting as a crop insurance adjuster unless licensed by the Department of Commerce and Insurance. Requires the Commissioner to establish standards for issuance of license and continuing education requirements. Requires the applicant for licensure as a crop insurance adjuster to pass a written examination which will be developed by the Commissioner. Authorizes the Commissioner to promulgate rules and establish examination fees. Authorizes the Commissioner to contract with outside testing services for the administration of examinations.

**FISCAL IMPACT OF ORIGINAL BILL:**

Increase State Expenditures – Not Significant

**FISCAL IMPACT OF BILL WITH PROPOSED AMENDMENT:**

**Unchanged from the original fiscal note.**

Assumptions applied to amendment:

- According to the Department of Commerce and Insurance, public insurance adjusters are already being licensed. The requirements and examination for crop insurance adjuster would be added to the current licensure program.
- The Department currently contracts with a testing service for the administration of insurance adjuster licensing examinations. The fees for the test are paid directly to the service by the examinee. According to the Department, there will be no additional cost to add these examinees to the current contract.
- Any cost for the processing of crop insurance adjuster applications can be accommodated within existing resources without an increased appropriation or reduced reversion.

**CERTIFICATION:**

This is to duly certify that the information contained herein is true and correct to the best of my knowledge.

A handwritten signature in black ink, reading "James W. White". The signature is written in a cursive style with a large, stylized initial "J".

James W. White, Executive Director

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